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#### Average Federal Service & Overseas Service for Selected Categories of CIARDS Retirees in FY-1984

Category	Years of Federal Service	Years of Overseas Service
Ops Officer	31.2	9
Other "D" Careerists	29.3	8.5
Commo	30	10.7
Support Careerists (MG & M)	31.1	9
Average of All CIARDS Retirees	30.4	7.9

## COMPARISONS OF ANNUITIES FOR CIARDS RETIREES COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 38 Years of Service & High-3 of \$63,512 - SIS-4

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$44,458 (capped)	70.0%
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Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas 8 Years Overseas	\$47,634 (capped) \$47,634 (capped)	75.0% 75.0%
12 Years Overseas 20 Years Overseas	\$47,634 (capped) \$47,634 (capped)	75.0% 75.0% 75.0%

### COMPARISONS OF ANNUITIES FOR CLARDS RETIREES COMPUTED UNDER CURRENT CLARDS & PROPOSED FORMULAS

#### Employee with 34 Years of Service & High-3 of \$62,794 - SIS-3A

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$42,700	68.0%
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas 8 Years Overseas 12 Years Overseas 20 Years Overseas	\$44,270 \$45,212 \$46,468 \$47,095 (capped)	70.5% 72.0% 74.0% 75.0%

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COMPARISONS OF ANNUITIES FOR CIARDS RETIREES COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 34 years of Service & High-3 of \$61,775 - SIS-2A

	CIARDS (Basic Annuity)	% of <u>High-3</u>
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$42,007	68.0%
Proposed		

(2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)

5 Years Overseas	\$43,551	70.5%
8 Years Overseas	\$44,478	72.0%
12 Years Overseas	\$45,714	74.0%
20 Years Overseas	<b>\$46,331</b> (capped)	75.0%

### COMPARISONS OF ANNUITIES FOR CIARDS RETIREES COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

#### Employee with 30 Years of Service & High-3 of \$57,094 - SIS-1A

	CIARDS (Basic Annuity)	% of High-3	
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	<b>\$34,</b> 256	60.0%	
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non- Overseas Service Not to Exceed 75.0% of Average High-3)			
5 Years Overseas 8 Years Overseas 12 Years Overseas 20 Years Overseas	\$35,684 \$36,540 \$37,682 \$39,966	62.5% 63.9% 65.9% 70.0%	

COMPARISONS OF ANNUTHIES FOR CLARDS RETIREES COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 35 Years of Service & High-3 of \$53,295 - GS-14/10

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$37,307	70.0%
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)		

\$38,639

72.5%

COMPARISONS OF ANNOUNCES FOR CLARDS RETUREES COMPUTED UNDER CURRENT CLARDS & PROPOSED FORMULAS

Employee with 31 Years of Service & High-3 of \$41,851 - GS-13/7

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$25,948	62.0%
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non- Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas 8 Years Overseas 12 Years Overseas 20 Years Overseas	\$26,994 \$27,622 \$28,459 \$30,133	64.5% 66.0% 68.0% 72.0%

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# COMPARISONS OF ANNUITIES FOR CLARDS RETIREES COMPUTED UNDER CURRENT CLARDS & PROPOSED FORMULAS

Employee with 32 Years of Service & High-3 of \$32,706 - GS-12/6

Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	CIARDS (Basic Annuity) \$20,932	% of <u>High-3</u> 64.0%
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)		·
5 Years Overseas 8 Years Overseas 12 Years Overseas 20 Years Overseas	\$21,749 \$22,240 \$22,894 \$24,202	66.0% 67.9% 69.9% 73.9%

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# COMPARISONS OF ANACITIES FOR CIARDS RETIREES COMPUTED UNDER CUFRENT CIARDS & PROPOSED FORMULAS

Employee with 26 Years of Service & High-3 of \$31,516 - GS-11/9

	CIARDS (Basic Annuity)	% of High-3
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$16,388	51.9%
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)		
5 Years Overseas 8 Years Overseas 12 Years Overseas 20 Years Overseas	\$17,176 \$17,649 \$18,279 \$19,540	54.4% 56.0% 57.9% 62.0%

## COMPARISONS OF ANNUITIES FOR CIAPDS RETIRES COMPUTED UNDER CURRENT CIARDS & PROPOSED FORMULAS

Employee with 24 Years of Service & High-3 of \$19,264 - GSB-7/7

	CIARDS (Basic Annuity)	% of High-3	
Current (2% of Average High-3 Salary x # Years of Service Not to Exceed 35 Years of Service Credit; i.e., 70% of Average High-3)	\$ 9,247	48.0%	
Proposed (2 1/2% of Average High-3 Salary x Years of Overseas Service, plus 2% of All Non-Overseas Service Not to Exceed 75.0% of Average High-3)			
5 Years Overseas 8 Years Overseas 12 Years Overseas 20 Years Overseas	\$ 9,726 \$10,017 \$10,403 \$11,173	50.4% 51.9% 54.0% 57.9%	